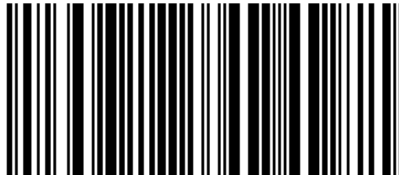


Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

71 96900 2484 0927 7929 1

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 CE **Reference Number:** 57843

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107



GenericAddressInsert.doc





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regency Mortgage Corp. its successors and assigns (if MERs) dated November 22, 2013, and recorded in the Cumberland County Registry of Deeds in Book 31197, Page 129. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal & Interest	City Taxes	Insurance	Lien	O/S (Over/Short Escrow)	Total Due
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Property Inspections	Amount Due
December 12, 2024	\$30.00
November 7, 2024	\$30.00
September 26, 2024	\$30.00
September 23, 2024	\$30.00
August 9, 2024	\$30.00
July 8, 2024	\$30.00
May 13, 2024	\$30.00
March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
October 24, 2022	\$20.00
September 26, 2022	\$20.00
September 21, 2022	\$20.00
August 5, 2022	\$20.00



June 23, 2022	\$20.00
May 25, 2022	\$20.00
April 11, 2022	\$20.00
March 9, 2022	\$20.00
February 7, 2022	\$20.00
December 28, 2021	\$20.00
November 22, 2021	\$20.00
October 19, 2021	\$20.00
September 11, 2021	\$20.00
Late Fees	Amount Due
June 16, 2022	\$96.78
March 16, 2022	\$96.78
January 18, 2022	\$96.78
December 16, 2021	\$96.78
August 16, 2021	\$96.78
July 16, 2021	\$96.78
June 16, 2021	\$96.78
May 17, 2021	\$96.78
April 16, 2021	\$96.78
March 16, 2021	\$96.78
February 16, 2021	\$96.78
January 19, 2021	\$96.78
December 16, 2020	\$96.78
November 16, 2020	\$96.78
October 16, 2020	\$96.78
June 16, 2020	\$96.78
May 18, 2020	\$96.78
November 24, 2020	-\$126.62
Less Demand Credit	-\$790.00

Total Payment Due	\$106,275.35
-------------------	--------------

A portion of the amount due is reasonable interest in the amount of \$32,101.37.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending

payment in the amount of \$106,275.35 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage



and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

71 96900 2484 0927 7922 2

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 CE

Reference Number: 57843

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107





Doonan, Graves & Longoria LLC
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VIA CERTIFICATE OF MAILING
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THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
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Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

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March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
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April 16, 2021	\$96.78
March 16, 2021	\$96.78
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Less Demand Credit	-\$790.00

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3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage



and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website	Address	Languages
	Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
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Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

71 96900 2484 0927 7917 8

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 CE **Reference Number:** 57843

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regency Mortgage Corp. its successors and assigns (if MERs) dated November 22, 2013, and recorded in the Cumberland County Registry of Deeds in Book 31197, Page 129. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal & Interest	City Taxes	Insurance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
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August 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
September 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
October 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
November 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
December 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
January 1, 2023	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
February 1, 2023	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
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April 1, 2023	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
May 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
June 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
July 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
August 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
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December 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
January 1, 2024	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54

February 1, 2024	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
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January 1, 2025	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
February 1, 2025	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54

Property Inspections	Amount Due
December 12, 2024	\$30.00
November 7, 2024	\$30.00
September 26, 2024	\$30.00
September 23, 2024	\$30.00
August 9, 2024	\$30.00
July 8, 2024	\$30.00
May 13, 2024	\$30.00
March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
October 24, 2022	\$20.00
September 26, 2022	\$20.00
September 21, 2022	\$20.00
August 5, 2022	\$20.00



June 23, 2022	\$20.00
May 25, 2022	\$20.00
April 11, 2022	\$20.00
March 9, 2022	\$20.00
February 7, 2022	\$20.00
December 28, 2021	\$20.00
November 22, 2021	\$20.00
October 19, 2021	\$20.00
September 11, 2021	\$20.00
Late Fees	Amount Due
June 16, 2022	\$96.78
March 16, 2022	\$96.78
January 18, 2022	\$96.78
December 16, 2021	\$96.78
August 16, 2021	\$96.78
July 16, 2021	\$96.78
June 16, 2021	\$96.78
May 17, 2021	\$96.78
April 16, 2021	\$96.78
March 16, 2021	\$96.78
February 16, 2021	\$96.78
January 19, 2021	\$96.78
December 16, 2020	\$96.78
November 16, 2020	\$96.78
October 16, 2020	\$96.78
June 16, 2020	\$96.78
May 18, 2020	\$96.78
November 24, 2020	-\$126.62
Less Demand Credit	-\$790.00

Total Payment Due	\$106,275.35
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A portion of the amount due is reasonable interest in the amount of \$32,101.37.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending

payment in the amount of \$106,275.35 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

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and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

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Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

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Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
	Agency ID		
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Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

71 96900 2484 0927 7914 7

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 CE

Reference Number: 57843

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

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May 1, 2023	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
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September 23, 2024	\$30.00
August 9, 2024	\$30.00
July 8, 2024	\$30.00
May 13, 2024	\$30.00
March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
October 24, 2022	\$20.00
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September 21, 2022	\$20.00
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September 11, 2021	\$20.00
Late Fees	Amount Due
June 16, 2022	\$96.78
March 16, 2022	\$96.78
January 18, 2022	\$96.78
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August 16, 2021	\$96.78
July 16, 2021	\$96.78
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May 17, 2021	\$96.78
April 16, 2021	\$96.78
March 16, 2021	\$96.78
February 16, 2021	\$96.78
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November 16, 2020	\$96.78
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November 24, 2020	-\$126.62
Less Demand Credit	-\$790.00

Total Payment Due	\$106,275.35
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A portion of the amount due is reasonable interest in the amount of \$32,101.37.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending

payment in the amount of \$106,275.35 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage



and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

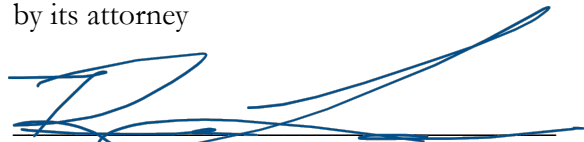
Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

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Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

(11) 969 0024 8943 3270 5

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 FC

Reference Number: 57843

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regency Mortgage Corp. its successors and assigns (if MERs) dated November 22, 2013, and recorded in the Cumberland County Registry of Deeds in Book 31197, Page 129. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal & Interest	City Taxes	Insurance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
June 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
July 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
August 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
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U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
	Agency ID		
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
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MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
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Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

(11) 969 0024 8943 3259 0

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 FC **Reference Number:** 57843

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regency Mortgage Corp. its successors and assigns (if MERs) dated November 22, 2013, and recorded in the Cumberland County Registry of Deeds in Book 31197, Page 129. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal & Interest	City Taxes	Insurance	Lien	O/S (Over/Short Escrow)	Total Due
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Property Inspections	Amount Due
December 12, 2024	\$30.00
November 7, 2024	\$30.00
September 26, 2024	\$30.00
September 23, 2024	\$30.00
August 9, 2024	\$30.00
July 8, 2024	\$30.00
May 13, 2024	\$30.00
March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
October 24, 2022	\$20.00
September 26, 2022	\$20.00
September 21, 2022	\$20.00
August 5, 2022	\$20.00



June 23, 2022	\$20.00
May 25, 2022	\$20.00
April 11, 2022	\$20.00
March 9, 2022	\$20.00
February 7, 2022	\$20.00
December 28, 2021	\$20.00
November 22, 2021	\$20.00
October 19, 2021	\$20.00
September 11, 2021	\$20.00
Late Fees	Amount Due
June 16, 2022	\$96.78
March 16, 2022	\$96.78
January 18, 2022	\$96.78
December 16, 2021	\$96.78
August 16, 2021	\$96.78
July 16, 2021	\$96.78
June 16, 2021	\$96.78
May 17, 2021	\$96.78
April 16, 2021	\$96.78
March 16, 2021	\$96.78
February 16, 2021	\$96.78
January 19, 2021	\$96.78
December 16, 2020	\$96.78
November 16, 2020	\$96.78
October 16, 2020	\$96.78
June 16, 2020	\$96.78
May 18, 2020	\$96.78
November 24, 2020	-\$126.62
Less Demand Credit	-\$790.00

Total Payment Due	\$106,275.35
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A portion of the amount due is reasonable interest in the amount of \$32,101.37.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending

payment in the amount of \$106,275.35 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage



and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

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cc: Client
Bureau of Consumer Credit Protection
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LLC
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Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

(11) 969 0024 8943 3242 2

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 FC **Reference Number:** 57843

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730





Doonan, Graves & Longoria LLC
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February 28, 2025

VIA CERTIFICATE OF MAILING
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December 1, 2024	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
January 1, 2025	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54
February 1, 2025	\$1,935.55	\$937.65	\$257.34	\$0.00	\$0.00	\$3,130.54

Property Inspections	Amount Due
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November 7, 2024	\$30.00
September 26, 2024	\$30.00
September 23, 2024	\$30.00
August 9, 2024	\$30.00
July 8, 2024	\$30.00
May 13, 2024	\$30.00
March 7, 2024	\$30.00
January 22, 2024	\$30.00
December 7, 2023	\$30.00
December 7, 2023	\$30.00
October 19, 2023	\$30.00
September 14, 2023	\$30.00
August 11, 2023	\$30.00
June 5, 2023	\$30.00
May 11, 2023	\$20.00
May 5, 2023	\$20.00
December 30, 2022	\$20.00
November 25, 2022	\$20.00
October 24, 2022	\$20.00
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June 16, 2022	\$96.78
March 16, 2022	\$96.78
January 18, 2022	\$96.78
December 16, 2021	\$96.78
August 16, 2021	\$96.78
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April 16, 2021	\$96.78
March 16, 2021	\$96.78
February 16, 2021	\$96.78
January 19, 2021	\$96.78
December 16, 2020	\$96.78
November 16, 2020	\$96.78
October 16, 2020	\$96.78
June 16, 2020	\$96.78
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November 24, 2020	-\$126.62
Less Demand Credit	-\$790.00

Total Payment Due	\$106,275.35
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A portion of the amount due is reasonable interest in the amount of \$32,101.37.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending

payment in the amount of \$106,275.35 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.
Attn: PAYOFF DEPARTMENT
PO BOX 65450
Salt Lake City, UT 84165
Overnight Address:
3217 S. Decker Lake Dr.
Salt Lake City, UT 84119

Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

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Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage



and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

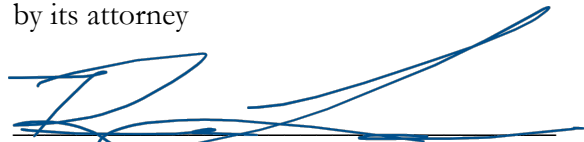
Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

NOTICE OF IMPORTANT RIGHTS

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Very truly yours,
Select Portfolio Servicing, Inc.
U.S. Bank Trust National Association, not in
its individual capacity, but solely in its capacity
as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMCC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

Doonan Graves and Longoria
LLC
100 Cummings Ctr., Ste 303C
Beverly, MA 01915



IMPORTANT INFORMATION
ENCLOSED

(11) 969 0024 8943 3226 2

Mailed On: 2/28/2025

Order Number: 0000518-01

ClientID: DGandL000909 FC

Reference Number: 57843

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107





Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 28, 2025

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Erik G. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

Erik G. Urbanek
5 Sunnyside Street
Houlton, ME 04730

Erik G. Urbanek
58 Woodland Road
Unit 3
Cape Elizabeth, ME 04107

Katherine M. Urbanek
15 Abaco Drive
Cape Elizabeth, ME 04107

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 15 Abaco Drive, Cape Elizabeth, ME 04107
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A and the Owner/Investor, U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-



A pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regency Mortgage Corp. its successors and assigns (if MERs) dated November 22, 2013, and recorded in the Cumberland County Registry of Deeds in Book 31197, Page 129. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal & Interest	City Taxes	Insurance	Lien	O/S (Over/Short Escrow)	Total Due
May 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
June 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
July 1, 2022	\$1,935.55	\$898.17	\$151.75	\$0.02	\$25.11	\$3,010.60
August 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
September 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
October 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
November 1, 2022	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
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January 1, 2023	\$1,935.55	\$898.19	\$148.42	\$0.00	\$1.51	\$2,983.67
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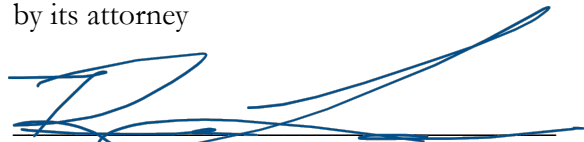
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U.S. Bank Trust National Association, not in
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as trustee of Citigroup Mortgage Loan Trust
2022-A

by its attorney



Reneau J. Longoria, Esq.
Haley C. Carter, Esq.

CB
cc: Client
Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57843

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MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>

From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Saturday, March 1, 2025 8:33:33 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name:Erik
Consumer Middle Initial/Middle Name: G.
Consumer Last name:Urbanek
Consumer Suffix:
Property Address line 1:15 Abaco Drive
Property Address line 2:
Property Address line 3:
Property Address City/Town:Cape Elizabeth
Property Address State:
Property Address zip code:04107
Property Address County:Cumberland

Notification Details

Date notice was mailed:2/28/2025
Amount needed to cure default:106275.35
Consumer Address line 1:15 Abaco Drive
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Cape Elizabeth
Consumer Address State:ME
Consumer Address zip code:04107
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Saturday, March 1, 2025 8:33:35 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name:Erik
Consumer Middle Initial/Middle Name: G.
Consumer Last name:Urbanek
Consumer Suffix:
Property Address line 1:15 Abaco Drive
Property Address line 2:
Property Address line 3:
Property Address City/Town:Cape Elizabeth
Property Address State:
Property Address zip code:04107
Property Address County:Cumberland

Notification Details

Date notice was mailed:2/28/2025
Amount needed to cure default:106275.35
Consumer Address line 1:58 Woodland Road
Consumer Address line 2:Unit 3
Consumer Address line 3:
Consumer Address City/Town:Cape Elizabeth
Consumer Address State:ME
Consumer Address zip code:04107
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From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Saturday, March 1, 2025 8:33:37 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name:Erik
Consumer Middle Initial/Middle Name: G.
Consumer Last name:Urbanek
Consumer Suffix:
Property Address line 1:15 Abaco Drive
Property Address line 2:
Property Address line 3:
Property Address City/Town:Cape Elizabeth
Property Address State:
Property Address zip code:04107
Property Address County:Cumberland

Notification Details

Date notice was mailed:2/28/2025
Amount needed to cure default:106275.35
Consumer Address line 1:5 Sunnyside Street
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Houlton
Consumer Address State:ME
Consumer Address zip code:04730
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From: [Nobody](#)
To: [Courtney Ball](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Saturday, March 1, 2025 8:33:39 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice:Doonan, Graves and Longoria LLC
Owner of the mortgage:U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A
What term best describes the owner of the mortgage?:Private mortgage lender
Filer's Email Address:cb@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.
Loss Mitigation Department/Loan Resolution
3217 S. Decker Lake Drive
Salt Lake City, UT 84119
(888) 818-6032

Consumer Information

Consumer First name:Katherine
Consumer Middle Initial/Middle Name: M.
Consumer Last name:Urbanek
Consumer Suffix:
Property Address line 1:15 Abaco Drive
Property Address line 2:
Property Address line 3:
Property Address City/Town:Cape Elizabeth
Property Address State:
Property Address zip code:04107
Property Address County:Cumberland

Notification Details

Date notice was mailed:2/28/2025
Amount needed to cure default:106275.35
Consumer Address line 1:15 Abaco Drive
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Cape Elizabeth
Consumer Address State:ME
Consumer Address zip code:04107
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.



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